

DEED OF TRUST NOTE

Frederick, Maryland.

\$ 34,000.00

May 12, 1977.

FOR VALUE RECEIVED, the undersigned promise(s) to pay to Suburban Coastal Corp.,

or order, the principal sum of THIRTY-FOUR THOUSAND -----
Dollars (\$ 34,000.00), with interest from date at the rate of EIGHT ----- per centum (8 -----%)
per annum on the unpaid balance until paid, said principal and interest being payable at the office of

Suburban Coastal Corp., P.O. Box 331
in Totowa, New Jersey 07511.

or at such other place as the holder hereof may designate in writing delivered or mailed to the debtor, in
monthly installments of TWO HUNDRED FORTY-NINE & 56/100 ---- Dollars (\$ 249.56 ----), com-
mencing on the first day of July, 1977, and continuing on the first day of each
month thereafter until this note is fully paid, except that, if not sooner paid, the final payment of principal
and interest shall be due and payable on the first day of June, 2007.

This Promissory Note is to be governed by the laws of the State of Maryland.
Privilege is reserved to prepay at any time, without premium or fee, the entire indebtedness or any
part thereof not less than the amount of one installment, or one hundred dollars (\$100.00), whichever is
less. Prepayment in full shall be credited on the date received. Partial prepayment, other than on an
installment due date, need not be credited until the next following installment due date or thirty days
after such prepayment, whichever is earlier.

If any deficiency in the payment of any installment under this note is not made good prior to the due
date of the next such installment, the entire principal sum and accrued interest shall at once become due
and payable without notice at the option of the holder of this note. Failure to exercise this option shall not
constitute a waiver of the right to exercise the same in the event of any subsequent default.

This note is secured by Deed of Trust of even date executed by the undersigned on certain property
described therein and represents money actually used for the acquisition of said property or the improve-
ments thereon.

Presentment, protest and notice are hereby waived.

Steven Leslie Garrott
Steven Leslie Garrott

Catherine L. Garrott
Catherine L. Garrott

THIS IS TO CERTIFY that this is the note described in, and secured by, a Deed of Trust of even date
herewith and in the same principal amounts as herein stated to

Trustee(s) on real estate located in
State of Maryland, and known as:

Frederick
301 East Rotomac Street, Brunswick, Maryland

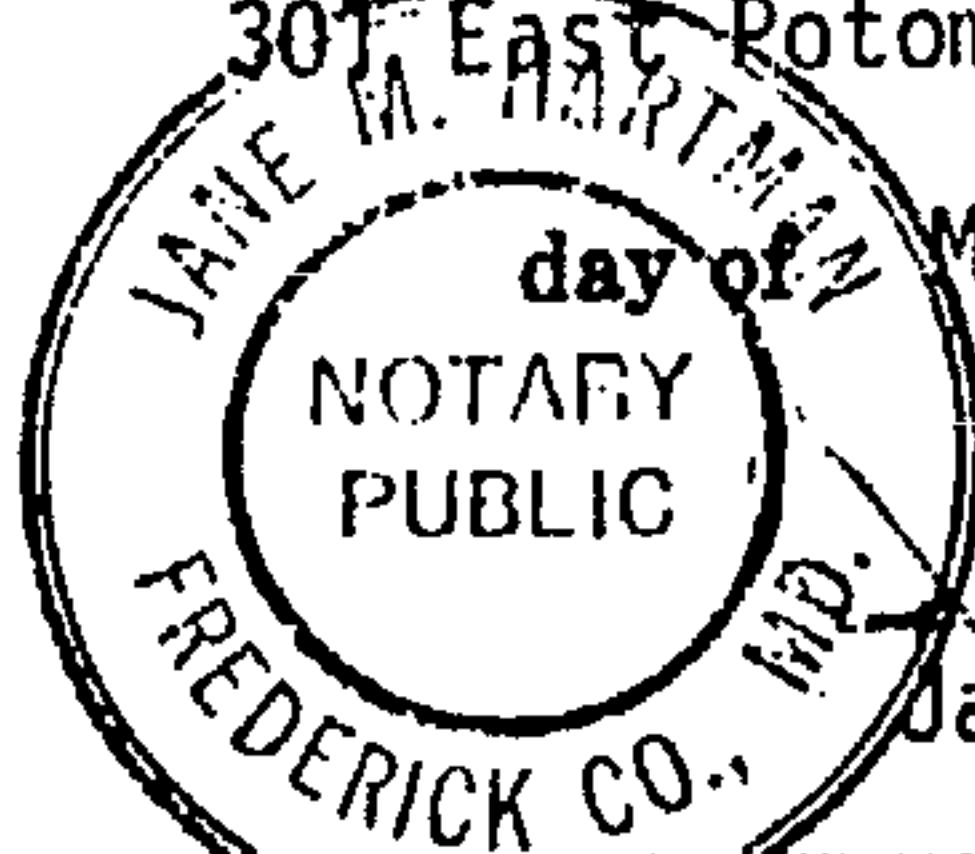
County,

Dated this 12th

day of May

, 1977.

Filed June 25, 1986



Jane M. Hartman

Notary Public
VA 530478